

1) A method for funding a business financial plan comprising the steps of:

a) the business borrowing funds, said loan based upon collateral;

b) said business purchasing an annuity

2) The method for funding a business financial plan of claim 1, wherein the step of purchasing an annuity, the annuity is an index annuity.

3) The method for funding a business financial plan of claim 1, wherein the step of purchasing an annuity, the annuity is a fixed annuity.

4) The method for funding a business financial plan of claim 1, further comprising the steps of the business purchasing a life insurance policy.

5) The method for funding a business financial plan of claim 1, further comprising the steps of the business purchasing a term life insurance policy.

6) The method for funding a business financial plan of claim 1, further comprising the steps of the business purchasing a permanent life insurance policy.

7) The method for funding a business financial plan of claim 1, further comprising the steps of the business purchasing a universal life insurance policy.

8) The method for funding a business financial plan of claim 7, wherein the method of purchasing the universal life policy further includes using the income from the annuity to pay the premium of the universal life policy

9) The method for funding a business financial plan of claim 8, wherein the method of purchasing the universal life policy further includes using the annuity corpus at the end of the surrender charge period to pay a premium of the universal life.

10) The method for funding a business financial plan of claim 7, wherein the method of purchasing the universal life policy wherein the

maximum partial penalty free withdrawals from the annuity are used to pay the universal life premiums.

11) The method of funding a business financial plan of claim, wherein the method of purchasing the universal life policy of claim 6 wherein the cash value of the permanent life is annuitized to create an income flow for the business.

12) The method of funding a business financial plan of claim 6, wherein the method of purchasing the universal life wherein income from the annuity plus an amount equal to the penalty free withdrawals plus the single sum of the corpus at the point where cash values from the corpus less the annuity surrender charge is greater than the annuity cash value without the surrender charge are used to fund the universal life.

13) The method of funding a universal life policy with an annuity in wherein income from the annuity plus an amount equal to the penalty free withdrawals plus the single sum of the corpus at the point where cash values from the corpus less the annuity surrender charge is greater than the annuity cash value without the surrender charge are used to fund the universal life.